

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

Main Phone: 609-250-0700

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

Specialized Loan Servicing, LLC



Order Filed on September 14, 2020

by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Mary Ann Peterson,

Debtor.

Case No.: 16-20198 JKS

Adv. No.:

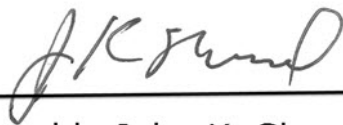
Hearing Date: 9/10/2020 @ 10:00 a.m.

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

**DATED: September 14,
2020**



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Mary Ann Peterson

Case No: 16-20198 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION
OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing, LLC, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 81 Elizabeth Street, River Edge, NJ 07661, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David L. Stevens, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 26, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2019 through August 2020 for a total post-petition default of \$38,235.54 (5 AO @ \$1,191.60, 3 @ \$1,791.26, 12 @ \$1,995.74, 2 @ \$1,777.28, less suspense \$599.68); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make an immediate payment of \$18,000.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$20,235.54 will be paid by Debtor remitting \$3,372.59 for per month for six months in addition to the regular monthly mortgage payment, which additional payments shall begin on September 1, 2020 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2020, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Mary Ann Peterson

Case No: 16-20198 JKS

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OF DEFAULT

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtors' Chapter 13; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Mary Ann Peterson
DebtorCase No. 16-20198-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2020.

db +Mary Ann Peterson, 81 Elizabeth Street, River Edge, NJ 07661-2007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
 Craig Scott Keiser on behalf of Creditor CALIBER HOME LOANS, INC. craig.keiser@law.njoag.gov
 David L. Stevens on behalf of Debtor Mary Ann Peterson dstevens@scura.com,
 ecfbkfilings@scuramealey.com;lrichard@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;
 m;martinezcr93878@notify.bestcase.com
 Denise E. Carlon on behalf of Creditor Specialized Loan Servicing, LLC
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Jill Manzo on behalf of Creditor CALIBER HOME LOANS, INC. bankruptcy@feinsuch.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Philip A Kahn on behalf of Creditor Vanz, LLC pkahn@feinsuch.com
 Steven P. Kelly on behalf of Loss Mitigation Caliber Home Loans, Inc
 skelly@sterneisenberg.com, bkecf@sterneisenberg.com
 Steven P. Kelly on behalf of Creditor Caliber Home Loans, Inc. skelly@sterneisenberg.com,
 bkecf@sterneisenberg.com

TOTAL: 9